



Sheet 3 of 3

FORM PTO-1449 (REV. 6-89) INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office	Attorney's Docket No. 16319-03878	Application No. 09/487,233
	Applicant Scott D. Cook et al		
	Filing Date January 19, 2000	Group Art Unit 2768	

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A40	4,341,951	7/27/82	Benton	235	375	
HTD	A41	4,321,672	3/23/92 03/1982	Braun et al	364	40	
HTD	A42	3,652,795	3/28/72	Won et al	179	3D	
HTD	A43	RE 32,985	7/11/89	Nagata et al	364	40	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

HTD	C4	Operating Circular No. 1, Account Relationships, Federal Reserve Bank of New York, January 1998.
HTD	C5	Operating Circular No. 4, Automated Clearing House Items with Appendix A-D, Federal Reserve Bank of New York, January 1998.
HTD	C6	Operating Circular No. 5, Electronic Access, Federal Reserve Bank of New York, January 1998.
HTD	C7	"Internet Banking: Letting Customers Have Their Way", U.S. Banker, pp.S-3 to S-20, November 1997.
HTD	C8	"Electronic Money: Toward a Virtual Wallet", IEEE Spectrum Special Issue, pp.18-73, February 1997.
HTD	C9	"eCheck - Enabling Universal Internet Payment", CommerceNet Brochure.
HTD	C10	"Bank Hit by Crime Online", San Francisco Chronicle, B1, B5, January 28, 2000.
HTD	C11	Automated Clearing House Core Processing Software Bulletin, dated 12/97, 2 pages, [online], from www.towergroup.com .
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HTD	C13	PayPal Privacy Policy, 5 pages, [online], retrieved on 7/26/99 from www.paypal.com/cgi-bin/pageview .
HTD	C14	Automated Clearing House Payments: Marking Research - Banking Information, 17 pages, [online], retrieved on 1/31/2000 from www.stls.frb.org/banking/ach/achres.html .
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EXAMINER HTDass	DATE CONSIDERED 10/29/02
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